

## How your Marketplace coverage works

Getting health coverage is an important first step to better health and well-being. If this is your first time getting coverage through the Health Insurance Marketplace, here are some things you should know.

### When your new coverage begins

- Your coverage begins depending on when you enroll.
- If you enroll in a new health plan before the 15th of a month, your new coverage will start on the first day of the next month. Otherwise, your new coverage will start on the first day of the second month. Read the notice from your health plan to check when your coverage will start.

### Using your new coverage

- Your plan will send you enrollment materials and a health insurance card that you'll use when you get health care services. Carefully review your member card and other materials your plan sends you.
- If your card hasn't arrived before you need to see a doctor or get a prescription filled, call your insurer to make sure your coverage is effective.
- If you don't have an insurance card, you can find your insurer's phone number on their website. If you're not sure how to contact your insurer, visit [HealthCare.gov](http://HealthCare.gov) or call the Marketplace Call Center (1-800-318-2596) where a trained representative can help you. TTY users should call 1-855-889-4325.
- You also can ask your insurer to help you confirm your enrollment with your doctor or pharmacy so they can bill your insurer correctly, and you can get the services and prescriptions you need.
- Some insurers will let you go online and print a temporary insurance card.
- Look through your plan's provider directory and choose who will give you care.

### Paying your premium

- You must pay your premium after enrolling in a Marketplace plan. However, each insurance company sets their own payment deadline. Some insurers may accept your first payment after your coverage has become effective and pay for care you get after January 1, 2015.
- Contact your insurer to find out when and how you need to make your payment and what flexibility they're able to give you.

### If you still need help

- Trained representatives are available at the Marketplace Call Center (1-800-318-2596) 24 hours a day, 7 days a week.
- In the case of a medical emergency, even if you don't have coverage yet, go to the closest hospital for help or call 911. Hospitals will treat you whether you have your insurance card or not.